

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

<i>Joan Charles,</i>)	
<i>Plaintiff,</i>)	
)	
<i>v.</i>)	
)	C.A. No. 04-11625-RWZ
<i>Ocwen Federal Bank, FSB;</i>)	
<i>Ocwen Financial Corporation;</i>)	
<i>Massachusetts Property Insurance</i>)	
<i>Underwriting Association and One Call</i>)	
<i>Insurance Agency, Inc.</i>)	
<i>Defendants.</i>)	

**PLAINTIFF, JOAN CHARLES' STATEMENT OF UNDISPUTED FACTS IN SUPPORT
OF HER OPPOSITION TO MOTIONS FOR SUMMARY JUDGMENT**

1. On or about February 2, 2006, Real Property owned by the plaintiff, Joan Charles (“Plaintiff”) known and numbered as 14 Ditson Street, Dorchester, Massachusetts (the “property”) suffered a catastrophic fire loss.
2. To the present date, the property remains unrepairs and uninhabitable.
3. To the present date, not a single dollar has been paid to Plaintiff or to any of her agents by any of the defendants or any insurance company regarding the fire loss.
4. Defendant Massachusetts Property Underwriting Association (“MPIUA”) denied insurance coverage, claiming that the insurance policy held by Plaintiff with MPIUA “expired” due to the non-payment of premium.
5. Plaintiff escrowed her insurance payments with defendant Ocwen Federal Bank, FSB (“Ocwen”).
6. Plaintiff was current in her mortgage payments, including the escrow, at the time of the fire loss.

Respectfully Submitted,
The Plaintiff, Joan Charles
By her Attorney,

s/ James Hoyt
James Hoyt (BBO # 644651)
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Dated: October 19, 2006

CERTIFICATE OF SERVICE

I, James Hoyt, hereby certify that a copy of the forgoing Undisputed Statement of Facts was served October 19, 2006 via the Court's ECF system to:

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s/ James Hoyt
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